

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PA  
WILKES BARRE DIVISION

In re: JOSEPH P. VALENTI § Case No. 5:16-bk-04925  
IRENE A. VALENTI §  
§  
§  
§  
Debtor(s)

## **CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 12/02/2016.
  - 2) The plan was confirmed on 06/29/2017.
  - 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
  - 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
  - 5) The case was completed on 12/06/2021.
  - 6) Number of months from filing or conversion to last payment: 60.
  - 7) Number of months case was pending: 62.
  - 8) Total value of assets abandoned by court order: NA.
  - 9) Total value of assets exempted: \$34,704.00.
  - 10) Amount of unsecured claims discharged without full payment: \$377,974.85.
  - 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 108,000.00
Less amount refunded to debtor(s)	\$ 0.00
<b>NET RECEIPTS</b>	<b>\$ 108,000.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 3,500.00
Court Costs	\$ 0.00
Trustee Expenses & Compensation	\$ 7,838.70
Other	\$ 0.00
<b>TOTAL EXPENSES OF ADMINISTRATION</b>	<b>\$ 11,338.70</b>
Attorney fees paid and disclosed by debtor(s):	\$ 500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
VINCENT RUBINO, ESQUIRE	Lgl	0.00	NA	NA	3,500.00	0.00
COMMONWEALTH OF	Pri	10,414.59	8,860.21	2,279.73	2,279.73	0.00
COMMONWEALTH OF	Sec	0.00	8,860.21	6,150.70	7,072.50	0.00
COMMONWEALTH OF	Uns	8,224.17	8,860.21	429.78	90.50	0.00
DISCOVER	Uns	2,469.87	2,594.66	2,594.66	546.34	0.00
ECMC	Uns	49,841.99	51,373.04	51,373.04	10,817.33	0.00
INTERNAL REVENUE SERVICE	Pri	30,618.50	30,676.14	2,738.18	2,738.18	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	30,676.14	27,937.96	5,882.74	0.00
RESURGENT CAPITAL SERVICES	Uns	2,159.15	2,048.04	2,048.04	431.25	0.00
RESURGENT CAPITAL SERVICES	Uns	846.14	1,757.61	1,757.61	370.09	0.00
ROSEMARY ALLOCICO	Uns	63,000.00	84,500.00	84,500.00	17,792.69	0.00
RESURGENT CAPITAL SERVICES	Uns	32,822.29	32,822.29	32,822.29	6,911.21	0.00
RESURGENT CAPITAL SERVICES	Uns	2,636.13	2,729.65	2,729.65	574.77	0.00
RESURGENT CAPITAL SERVICES	Uns	1,869.93	1,934.95	1,934.95	407.43	0.00
RESURGENT CAPITAL SERVICES	Uns	335.60	931.13	931.13	196.07	0.00
FREEDOM CREDIT UNION	Sec	18,890.37	18,082.86	18,082.86	0.00	0.00
BECKET & LEE	Uns	3,049.10	3,237.63	3,237.63	681.73	0.00
SYNCHRONY BANK	Uns	2,591.79	2,481.24	2,481.24	522.46	0.00

**Scheduled Creditors:**

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
SELECT PORTFOLIO SERVICING	Sec	0.00	NA	NA	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	13,754.91	13,554.91	13,554.91	2,854.18	0.00
REAL TIME RESOLUTIONS, INC	Sec	73,907.91	73,907.91	0.00	0.00	0.00
REAL TIME RESOLUTIONS, INC	Uns	0.00	73,907.91	73,907.91	15,562.37	0.00
AIS PORTFOLIO SERVICE, LP	Uns	0.00	189.19	189.19	39.83	0.00
PORTFOLIO RECOVERY	Uns	461.48	499.01	499.01	105.08	0.00
PORTFOLIO RECOVERY	Uns	1,618.43	1,674.09	1,674.09	352.50	0.00
SONJA MARDER	Uns	61,418.00	90,033.77	90,033.77	18,957.88	0.00
SELECT PORTFOLIO SERVICING	Sec	151,777.14	145,551.21	1,474.44	1,474.44	0.00
FREEDOM CREDIT	Sec	11,640.81	NA	NA	0.00	0.00
FIA CARD SVCS	Uns	49,020.62	NA	NA	0.00	0.00
MEDICAL	Uns	400.52	NA	NA	0.00	0.00
ADVANTA BANK CORP	Uns	33,400.98	NA	NA	0.00	0.00
ASPEN DENTAL	Uns	1,313.25	NA	NA	0.00	0.00
BANK OF AMERICA	Uns	458.00	NA	NA	0.00	0.00
LVNV FUNDING	Uns	13,554.91	NA	NA	0.00	0.00
SCD&H	Uns	1,650.00	NA	NA	0.00	0.00
HOME DEPOT	Uns	7,191.87	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 1,474.44	\$ 1,474.44	\$ 0.00
Debt Secured by Vehicle	\$ 18,082.86	\$ 0.00	\$ 0.00
All Other Secured	\$ 6,150.70	\$ 7,072.50	\$ 0.00
<b>TOTAL SECURED:</b>	<b>\$ 25,708.00</b>	<b>\$ 8,546.94</b>	<b>\$ 0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 5,017.91	\$ 5,017.91	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 5,017.91</b>	<b>\$ 5,017.91</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 394,636.86</b>	<b>\$ 83,096.45</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 11,338.70
Disbursements to Creditors	\$ 96,661.30
<b>TOTAL DISBURSEMENTS:</b>	<b>\$ 108,000.00</b>

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 02/28/2022

By: s/ Jack N. Zaharopoulos  
STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.